## [External]

Dear Chair Cummings and Members of the Senate Finance Committee,

Attached is a memo outlining our concerns with the current proposals in H.239 that would change the Medicare Supplement enrollment rules in Vermont. I look forward to talking about these with you tomorrow and expanding on some of the details highlighted in this document.

As the concerns that will be expressed by the Health Care Advocate about Medicare Supplement plans also pertain the interrelationship with Medicare Advantage Plans, I have provided some background materials on these topics from reliable sources as well.

<u>Medicare Supplement Fact Sheet</u> from Nebraska's Department of Insurance <u>Medicare Advantage Fact Sheet</u> from the Kaiser Family Foundation, June 2019

We ask that in your consideration of these complicated issues that you carefully weigh the pros and cons and avoid changes that could have unintended consequences for older Vermonters.

Thank you, Sara

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